

Docket No.: 215441-00006

IN THE U.S. PATENT AND TRADEMARK OFFICE

CERTIFICATE OF TRANSMISSION

Application No.: 09/781,310)
 Filing Date: February 13, 2001) I hereby certify that this correspondence is being
 Inventor(s): Joseph Breeden) facsimile transmitted to the United States Patent and
 Group Art Unit: 3624) Trademark Office on:
 Examiner Name: Colbert, Ella) 8-8-05
 Title: Vintage Maturation Analytics for)
 Predicting Behavior and Projecting Cash Flow)
 for Customer Communities and Their)
 Responses to Economic, Competitive, or)
 Management Changes.)
 Customer No.: 27160)
 Confirmation No.: 7942)
 Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

) Janelle A. Reitz (Signature)
Janelle A. Reitz
 (Typed or Printed Name of Person Signing Certificate)

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AUG 08 2005

AMENDMENT

Sir:

In response to the Official Action mailed on April 7, 2005, please enter the following
 Amendment:

Amendments to the Claims are reflected in the listing of claims which begins on page 2
 of this paper.

Remarks/Arguments begin on page 6 of this paper.